

Information to identify the case:			
Debtor 1	John Ronald Long		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov			
Date case filed for chapter 13 3/16/21			
Case number: 21-10273-lrc			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Ronald Long	
2. All other names used in the last 8 years		
3. Address	80 Creekside Way Newnan, GA 30265-6064	
4. Debtor's attorney	Dan Saeger Saeger & Associates, LLC Suite D 706 S Thornton Ave Dalton, GA 30720	Contact phone (706) 529-5566 Email: dan@whitfieldcountylaw.com
5. Bankruptcy trustee	Melissa J. Davey Melissa J. Davey, Standing Ch 13 Trustee Suite 200 260 Peachtree Street, NW Atlanta, GA 30303	Contact phone (678) 510-1444 www.13trusteeatlanta.net
6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 18 Greenville Street Newnan, GA 30263	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 678-423-3000

For more information, see page 2

Debtor **John Ronald Long**

Case number **21-10273-lrc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	April 26, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT. TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.	Location: Meeting will be telephonic. To attend, Dial: 866-718-7362 and enter: 1075779, when prompted for participation code.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. To file a claim electronically, visit www.ganb.uscourts.gov and access the ePOC tab. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 6/25/21 Filing deadline: 5/25/21 Filing deadline: 9/13/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees	Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: 6/3/21 , Time: 09:30 AM , Location: 2nd Floor Courtroom, Federal Building, Newnan, GA 30264 Given the current public health crisis, hearings may be telephonic only. Please check the "Important Information Regarding Court Operations During COVID-19 Outbreak" tab at the top of the GANB Website (www.ganb.uscourts.gov) prior to the hearing for instructions on whether to appear in person or by phone.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

United States Bankruptcy Court
Northern District of Georgia

In re:
John Ronald Long
Debtor

Case No. 21-10273-lrc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 113E-7
Date Rcvd: Mar 17, 2021

User: ggd
Form ID: 309i

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

Recip ID	Recipient Name and Address
db	John Ronald Long, 80 Creekside Way, Newnan, GA 30265-6064
23421669	Merchants Adj Service, PO Box 7511, Mobile, AL 36670-0511
23421673	+ The Money Source, 500 S Broad St, Meriden, CT 06450-6755

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@whitfieldcountylaw.com	Mar 17 2021 20:55:00	Dan Saeger, Saeger & Associates, LLC, Suite D, 706 S Thornton Ave, Dalton, GA 30720
tr	+ Email/Text: bnc@13trusteeatlanta.com	Mar 17 2021 21:00:00	Melissa J. Davey, Melissa J. Davey, Standing Ch 13 Trustee, Suite 200, 260 Peachtree Street, NW, Atlanta, GA 30303-1236
23421664	EDI: CAPITALONE.COM	Mar 18 2021 00:13:00	Capital One Bank USA, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
23421665	+ Email/Text: bankruptcy@capvs.com	Mar 17 2021 20:58:00	Cavalry Portfolio Services, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2322
23421666	EDI: WFNNB.COM	Mar 18 2021 00:13:00	Comenity Bank/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
23421667	Email/PDF: creditonebknotifications@resurgent.com	Mar 17 2021 21:27:50	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
23421668	EDI: DISCOVER.COM	Mar 18 2021 00:13:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
23421670	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 17 2021 21:23:12	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
23421671	+ EDI: AGFINANCE.COM	Mar 18 2021 00:13:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
23421672	EDI: PRA.COM	Mar 18 2021 00:13:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
23421674	EDI: BLUESTEM	Mar 18 2021 00:13:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
23421675	+ EDI: WFFC.COM	Mar 18 2021 00:13:00	Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 113E-7

User: ggd

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Date Rcvd: Mar 17, 2021

Form ID: 309i

Total Noticed: 15

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2021 at the address(es) listed below:

Name	Email Address
Dan Saeger	on behalf of Debtor John Ronald Long dan@whitfieldcountylaw.com G64511@notify.cincompass.com
Melissa J. Davey	cdsummary@13trusteeatlanta.com cdbackup@13trusteeatlanta.com

TOTAL: 2